

Montana's Uninsured Children

There are 228,000 children under the age of 19 in Montana.

Of these children, about 1 in 6 has no health insurance.

What Do We Know about Uninsured Children?

sample sizes are too small to report details about Montana's uninsured children, we know a great deal about the nation's uninsured children in general.

Most uninsured children, by far, are members of working families

- 88 percent of uninsured children live in working families.

Younger children without insurance can miss out on a healthy start in life

- 10 percent of children under the age of 6 are uninsured.

Insurance is also important for older children, who are at greater risk for accidents and sports injuries

- 11 percent of children between the ages of 6 and 12 are uninsured; 14 percent of those between the ages of 13 and 18 are uninsured.

Children in low-income families are significantly more likely to be uninsured than those in higher-income families

- 72 percent of uninsured children live in families with incomes at or below twice the federal poverty level (less than \$33,200 for a family of three in 2006).

How many is that?

Montana's uninsured children could . . .

. . . stretch

28

miles if they held hands



. . . fill

673

school buses



. . . form

4,111

little league teams



Source information is available on the campaign's Web site at
www.childrenshealthcampaign.org.

Written by Families USA for the Campaign for Children's Health Care



HB 387

Increase CHIP Eligibility to 200% FPL

Montana Families Need Your Support!

- Currently there are 37,000 uninsured children in Montana
- 90% of uninsured kids come from a working family ¹
- Insurance costs 32% of the median family income in Montana
- Uninsured children do not access primary and preventative care:²
 - Uninsured kids are nearly five times more likely to have at least one delayed or unmet health care need
 - 10% of uninsured kids have an unmet dental need

CHIP: a solid popular solution!

- 83% of Montanans polled supported CHIP Expansion³
- CHIP offers relief to small businesses:
 - In the past three years, monthly premiums have increased 77% for employees and 24% for employers⁴
- CHIP provides access to primary and preventive care when it is least costly
- CHIP is a working family issue!

**Support working Montana families!
Increase CHIP eligibility!**

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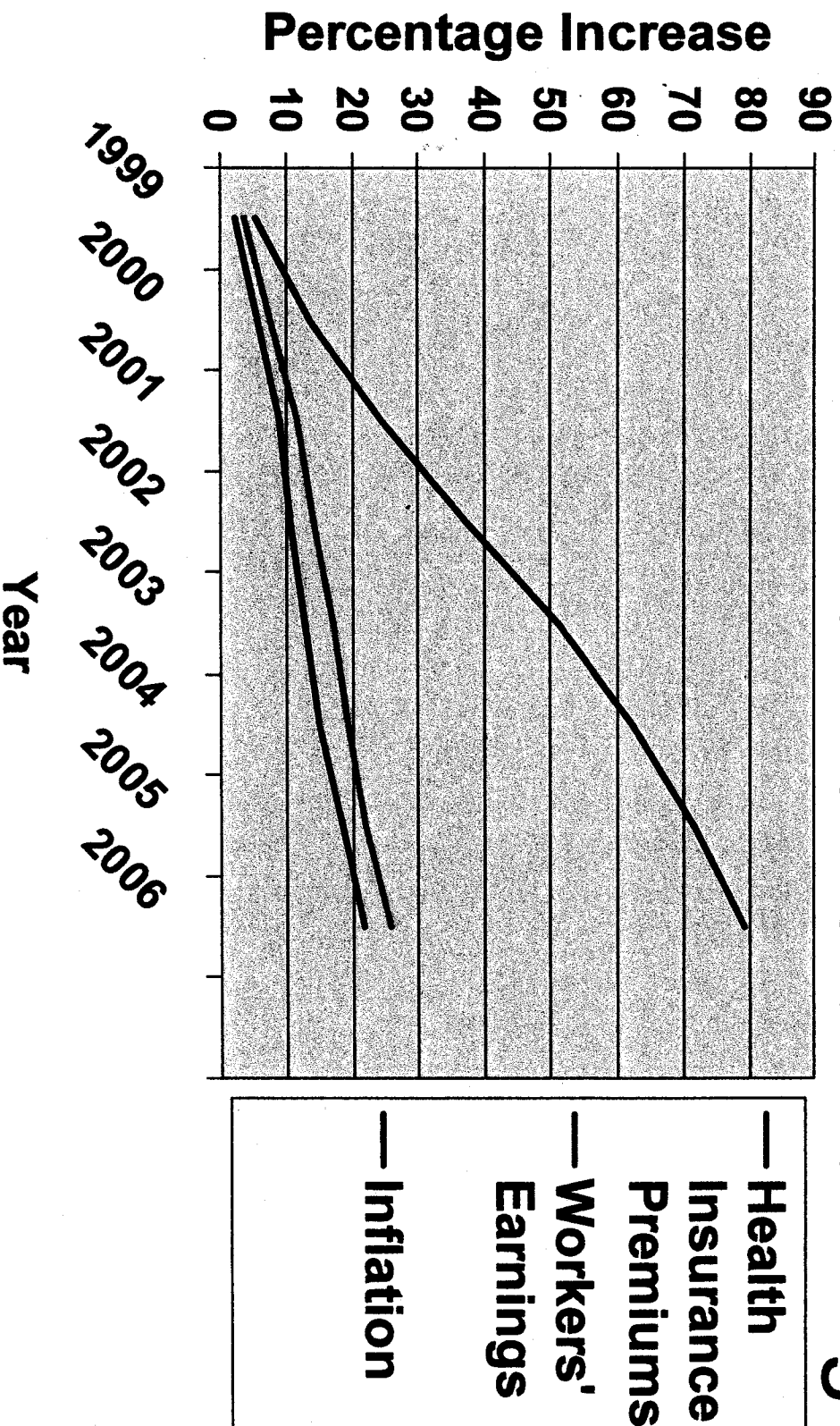
¹ *No Shelter from the Storm, America's Uninsured Children*, Campaign for Children's Health Care, September 2006

² Ibid.

³ Lee Newspaper Poll, January 2007

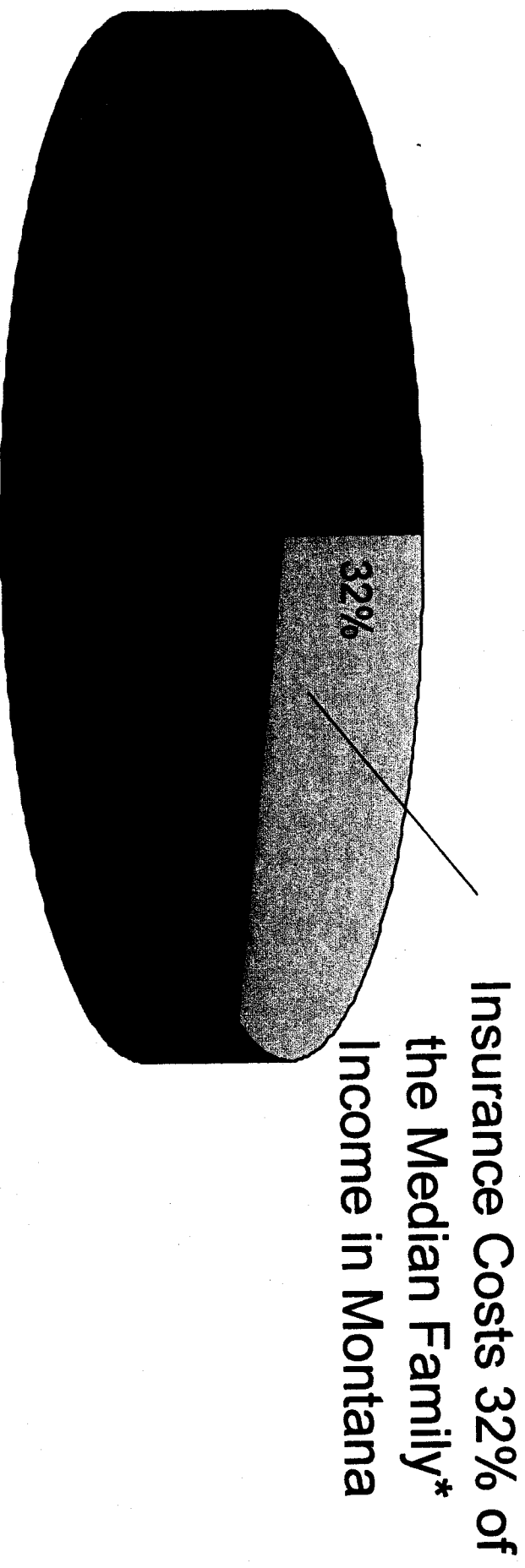
⁴ 2006 Employer Survey on Health Insurance Coverage in Montana, The University of Montana Bureau of Business and Economic Research, Steve Seninger, Ph.D. December 2006.

Insurance Premium Increases vs. Inflation and Workers' Earnings



In 2006, the average annual premium for employer-sponsored coverage reached \$11,480 for a family of four.

How Much Does Insurance Cost for Montana Families?



Since 2000, health insurance premiums for family coverage have increased 87%

*\$35,201 for a family of four

Kaiser Family Foundation, 2006